

EXHIBIT 3

Redacted

From: "Pawloski, Tamra A" <tpawloski@chubb.com>

Date: February 25, 2016 at 2:06:36 PM EST

To: Mike Sawyer <MikeSawyer@fico.com>

Cc: Russ Schreiber <RussSchreiber@fico.com>

Subject: RE: FICO Blaze Software Matter

Mike and Russ,

I know my GC reached out to yours but got an out of office due to illness. I wanted to share with you that his communication was for us to work through a commercial proposal. I have attached that for your review and comment. I am pretty open tomorrow if you would like to discuss.

Thank you,

CHUBB

Tamra Pawloski

VP of Software Compliance and Optimization, Global Vendor Services Organization

15 Mountain View Road, Warren, NJ 07059, USA

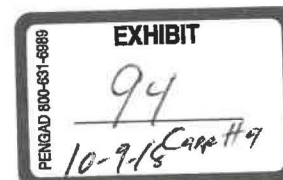
O 908.903.2054 M 908.307.7480 F 908.903.2008

E tpawloski@chubb.com

ACE and Chubb are now one.

please delete it immediately.

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FICO Proposal

February 25, 2016

Although Chubb strongly disagrees with FICO's stated position, in a good faith effort to move the relationship forward, Chubb proposes that the parties renegotiate Chubb's current perpetual, unlimited, application-based enterprise license to downgrade and limit use of Blaze Advisor Development and Deployment to reflect Chubb's actual usage of fifteen (15) named applications of Blaze Advisor Deployment and one-hundred (100) seats of Blaze Advisor Development at no additional cost to Chubb (credit being given for all prior fees paid). All usage now and going forward does not and will not change from that permitted under the current license agreement and all usage remains with the same named applications. The contracting party to the license agreement is and remains Chubb & Son, a division of Federal Insurance Company. Under this proposal, Chubb will continue to pay for maintenance at the current cost of \$237,028 per year in accordance with the terms of the parties' current agreement.

Utilization of Blaze Advisor Deployment - named applications

The applications listed below are those applications that currently utilize the Blaze Advisor software (these are the same applications utilizing the software both prior to and after the merger). Under the above proposal, Chubb shall have the right to change the applications utilizing the Blaze Advisor software at any time in its sole discretion without FICO's consent so long as the named applications do not exceed an amount of fifteen (15).

CSI Express
 Decision Point
 Automated Renewal Process
 CUW
 IRMA (Individual Rate Modification Application)
 TAPS (Texas Accident Prevention System)
 Premium Booking
 CIS Claims
 Cornerstone
 Adapt -ABL
 Evolution
 EZER
 Commercial PAS in EUZ
 ClaimsConnect
 Small Commercial

Upon mutual agreement, the above terms will be incorporated into an amended version of the original license agreement in a form acceptable to both parties.